

Your Benefits Connection

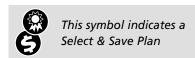
How to calculate your Monthly Premium as of July 1, 2005

- **1** Find the city, town or the school district from which you retired on the life insurance rate chart, on the reverse.
- **2** Locate your "RMT PAYS" rate for life insurance.
- **3** Add that amount to the RMT Pays premium below for the health plan you are interested in to determine your monthly health and life insurance premium.

| MEDICARE PLANS ¹ | 10% | |
|--|---------------------|--|
| HEALTH PLAN COSTS | PER PERSON COVERAGE | |
| Commonwealth Indemnity Medicare Extension Plan (OME) with CIC (comprehensive) | \$52.78 | |
| Commonwealth Indemnity Medicare Extension Plan (OME) without CIC (non-comprehensive) | \$37.68 | |
| Fallon Senior Plan ² | \$21.73 | |
| Harvard Pilgrim Health Care First Seniority ² | \$23.45 | |
| Health New England MedRate Plan | \$37.33 | |
| Tufts Health Plan | | |
| Medicare Complement ¹ | \$28.90 | |
| Secure Horizons | \$18.23 | |

| NON-MEDICARE PLANS ¹ | 10% | 10% |
|---|---------------------|-----------------|
| HEALTH PLAN COSTS | INDIVIDUAL COVERAGE | FAMILY COVERAGE |
| Commonwealth Indemnity Plan with CIC (comprehensive) | \$93.75 | \$222.67 |
| Commonwealth Indemnity Plan without CIC (non-comprehensive) | \$60.64 | \$141.37 |
| Fallon Community Health Plan Direct Care | \$32.01 | \$ 76.76 |
| Fallon Community Health Plan Select Care | \$37.49 | \$ 88.93 |
| Health New England | \$33.66 | \$ 83.36 |
| Neighborhood Health Plan | \$32.81 | \$ 86.88 |

¹ EGRs and RMTs from Peabody – call the GIC for monthly rates.



² Benefits, rates and enrollment area are subject to change January 1, 2006.

RMT LIFE INSURANCE RATES

Monthly GIC Plan Rates as of July 1, 2005 **RMT BASIC LIFE INSURANCE** CITY/TOWN/SCHOOL DISTRICT (SD) **PAYS** BASIC LIFE: \$1,000 Coverage \$0.90 Andover Narragansett Regional SD Plainville Blackstone Valley Regional SD Newbury Salisbury Wilbraham Bridgewater Orange Gloucester **Paxton** Granby **Pelham** Hampden-Wilbraham Regional SD Pioneer Valley Regional SD BASIC LIFE: \$2,000 Coverage \$0.90 **Amherst** Milton Upper Cape Cod Regional SD Amherst-Pelham Regional SD Monson Ware Barnstable North Andover W. Springfield Blue Hills Regional SD Quabbin Regional SD Whitman-Hanson SD Cohasset Rehoboth Winthrop **Dennis** Rockland Shawsheen Valley Regional SD Lawrence Martha's Vineyard Regional SD Stoughton BASIC LIFE: \$3,000 Coverage \$1.35 Weymouth BASIC LIFE: \$4,000 Coverage \$1.80 Rockport BASIC LIFE: \$5,000 Coverage \$2.25 Hingham Amesbury Revere Berkshire Hills Regional SD Holbrook Rutland Berlin-Boylston Regional SD Holyoke Salem Billerica Hudson Saugus Medford **Bourne** Spencer Dedham Millis Stoneham Eastham Wareham Montague **Everett** North Adams Watertown Franklin North Attleboro W. Bridgewater Gill-Montague Regional SD N. Middlesex Regional SD Westfield Greater Lawrence Regional SD Norwell Woburn Harvard Randolph BASIC LIFE: \$10,000 Coverage \$4.50 **Braintree** BASIC LIFE: \$15,000 Coverage \$6.75 Spencer-E. Brookfield Regional SD